

DEFAULT O/E JAD

IN RE:

JOSEPH M. NOVELLA
CHRISTINE NOVELLA
Debtor(s)Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:13-70757 JAD

Chapter 13

Document No.: 109

ORDER OF COURT

AND NOW, this 4th day of June, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED

6/4/19 3:47 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

BY THE COURT

jsf

U.S. BANKRUPTCY JUDGE

In re:
 Joseph M. Novella
 Christine Novella
 Debtors

Case No. 13-70757-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 48

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db/jdb +Joseph M. Novella, Christine Novella, 261 Front Street, Cherry Tree, PA 15724-9501
 cr +BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,
 DALLAS, TX 75254-7883
 cr +U.S. National Bank Association, et al, c/o Stern & Eisenberg, PC, 1581 Main Street,
 Suite 200, Warrington, PA 18976-3403
 13735057 +Apotheker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 13735059 +-+BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 13735060 +Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602
 13735061 +Beneficial Consumer Discount Company, 636 Grand Regency Boulevard, Brandon, FL 33510-3942
 13735066 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13735071 +Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,
 Conshohocken, PA 19428-2395
 13975811 +HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
 13782996 +HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188
 13735072 +Hsbc/Boscov, Po Box 4274, Reading, PA 19606-0674
 13750413 +I C Federal Cr Un, 2340 Warren Rd Ste 209, Indiana, PA 15701-2413
 13735075 +Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610
 13735076 +Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062
 13735079 +Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
 13735080 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 14421419 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 13777361 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 13750422 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
 13735081 +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700
 13735083 +Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, Rockville, MD 20850-5915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: peritus@ebn.phinsolutions.com Jun 05 2019 02:45:59 Peritus Portfolio Service,
 POBox 141419, Irving, TX 75014
 cr E-mail/PDF: rmscedi@recoverycorp.com Jun 05 2019 02:53:18
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13735058 +E-mail/Text: bncmail@w-legal.com Jun 05 2019 02:45:38 Back Bowl I LLC,
 c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 13735062 +E-mail/Text: notices@burt-law.com Jun 05 2019 02:45:58 Burton Neil & Associates,
 1060 Andrew Drive, #170, West Chester, PA 19380-5600
 13735063 +E-mail/Text: bncmail@w-legal.com Jun 05 2019 02:45:37 Candica,
 C/O Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,
 Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132
 13735064 +E-mail/Text: bnc@bass-associates.com Jun 05 2019 02:44:55 Capital One, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 13750401 E-mail/PDF: rmscedi@recoverycorp.com Jun 05 2019 02:53:18 Capital Recovery II,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13750402 +E-mail/PDF: rmscedi@recoverycorp.com Jun 05 2019 02:53:17 Capital Recovery IV LLC,
 c/o Recovery Management System Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13735065 E-mail/PDF: rmscedi@recoverycorp.com Jun 05 2019 02:53:17 Capital Recovery V,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13780352 E-mail/PDF: rmscedi@recoverycorp.com Jun 05 2019 02:53:17 Capital Recovery V LLC,
 c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, Florida 33131-1605
 13750405 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 05 2019 02:45:08 Comenity Bank/Vctrsssec,
 Po Box 182789, Columbus, OH 43218-2789
 13735067 +E-mail/PDF: gecscedi@recoverycorp.com Jun 05 2019 02:53:10 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
 Miami, FL 33131-1605
 13735068 E-mail/PDF: gecscedi@recoverycorp.com Jun 05 2019 02:52:55 Gecrb/Jcp, Po Box 984100,
 El Paso, TX 79998
 13735069 +E-mail/PDF: gecscedi@recoverycorp.com Jun 05 2019 02:52:55 Gecrb/Old Navy, Po Box 981400,
 El Paso, TX 79998-1400
 13735070 +E-mail/PDF: gecscedi@recoverycorp.com Jun 05 2019 02:52:55 Gecrb/Walmart Dc, Po Box 981400,
 El Paso, TX 79998-1400
 13735074 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 05 2019 02:53:35 LVNV Funding,
 Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
 13804571 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 05 2019 02:53:02
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
 N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13735073 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 05 2019 02:53:20 Lvvn Funding,
 Po Box 740281, Houston, TX 77274-0281
 13775974 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio-recovery.com Jun 05 2019 02:53:15
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-7

User: mgut
Form ID: pdf900

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Total Noticed: 48

Date Rcvd: Jun 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14077150 E-mail/Text: peritus@ebn.phinsolutions.com Jun 05 2019 02:45:59
Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419
13735077 E-mail/Text: bnc-quantum@quantum3group.com Jun 05 2019 02:45:13 Quantum3 Group LLC,
P.O. Box 788, Kirkland, WA 98083-0788
13758280 E-mail/Text: bnc-quantum@quantum3group.com Jun 05 2019 02:45:13
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13735078 +E-mail/PDF: rmscidi@recoverycorp.com Jun 05 2019 02:53:00 Recovery Management Systems Corp.,
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13743041 E-mail/PDF: rmscidi@recoverycorp.com Jun 05 2019 02:53:17
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13735082 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 05 2019 02:45:08 Wfnnb/Victorias Secret,
Po Box 182128, Columbus, OH 43218-2128
13750406 +E-mail/Text: bnc@bass-associates.com Jun 05 2019 02:44:56 eCAST Settlement Corp.,
c/o Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Beneficial Consumer Discount Company
cr U.S. Bank National Association, as indenture trust
cr* +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
13750393* +Apotheker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
13750395* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
13750394* +Back Bowl I LLC, c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,
Seattle, WA 98121-3132
13750397* +Beneficial Consumer Discount Company, 636 Grand Regency Boulevard, Brandon, FL 33510-3942
13750396* +Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602
13750398* +Burton Neil & Associates, 1060 Andrew Drive, #170, West Chester, PA 19380-5600
13750399* +Candica, C/O Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,
Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132
13750400* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
13750403* Capital Recovery V, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13750404* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13750407* +GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,
Attn: Ramesh Singh, Miami, FL 33131-1605
13750408* Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13750409* +Gecrb/Old Navy, Po Box 981400, El Paso, TX 79998-1400
13750410* +Gecrb/Walmart Dc, Po Box 981400, El Paso, TX 79998-1400
13750411* +Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,
Conshohocken, PA 19428-2395
13750412* +Hsbc/Boscov, Po Box 4274, Reading, PA 19606-0674
13750415* +Lvnv Funding, Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
13750414* +Lvnv Funding, Po Box 740281, Houston, TX 77274-0281
13750416* +Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610
13750417* +Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062
13750418* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
13750419* +Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13750420* Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
13788754* +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284
13750421* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
14421420* +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
13750423* +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700
13750424* +Wfnnb/Victorias Secret, Po Box 182128, Columbus, OH 43218-2128
13750425* +Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, Rockville, MD 20850-5915
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 2, * 30, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: mgut
Form ID: pdf900

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Total Noticed: 48

Date Rcvd: Jun 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company
ecfmail@mwc-law.com
Christopher M. McMonagle on behalf of Creditor U.S. National Bank Association, et al
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Elizabeth Lamont Wassall on behalf of Creditor Beneficial Consumer Discount Company
pabk@logs.com, ewassall@logs.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3
bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Christine Novella ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Joseph M. Novella ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmeecf@chapter13trusteedpa.com

TOTAL: 8